

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Tedi J Perez**  
Debtor(s)

Bankruptcy Case No.: 18-21584-CMB  
Per October 14, 2021 Proceeding  
Chapter: 13  
Docket No.: 75 - 67, 70  
Concl. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated September 3, 2021 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1,421.00 as of October, 2021. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. *A final plan conciliation conference will be held on at , in .* If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to it's administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- H. Additional Terms: Fee application needed if any fee (including retainer) exceeds \$4,000 including any fees paid to prior counsel.

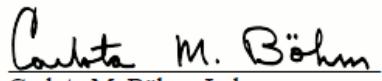
No further payments to Municipality of Monroeville Earned Income Tax; prior payments are proper and are ratified.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

- A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.
- B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.
- C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.
- D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.
- E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) **IT IS FURTHER ORDERED THAT:**

- A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.
- B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).
- C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.
- D. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.
- E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.
- F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any *secured claim* that is secured by the subject property, unless directed otherwise by further Order of Court.

  
Carlota M. Böhm  
Judge  
United States Bankruptcy Court

Dated: October 15, 2021

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:  
Tedi J Perez  
Debtor

Case No. 18-21584-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: dric

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Date Rcvd: Oct 15, 2021

Form ID: 149

Total Noticed: 46

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 17, 2021:**

**Recip ID**

**Recipient Name and Address**

db	+ Tedi J Perez, 307 Pinevue Dr, Monroeville, PA 15146-1309
cr	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14818194	+ Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw, Kennesaw, GA 30144-3672
14818195	+ Aes/brazos/us Bank, Po Box 61047, Harrisburg, PA 17106-1047
14871826	BANK OF AMERICA, N.A., PENNYMAC LOAN SERVICES, LLC, P.O. BOX 2010, MOORPARK CA 93020
14818197	+ Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413
14865848	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14818200	+ Conserve, 200 Cross Keys Office Pa, Fairport, NY 14450-3510
14818201	+ Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
14849934	+ HSBC Bank, P.O. Box 5253, Carol Stream, IL 60197-5253
14818204	+ I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
14849937	+ Keystone Collections, 546 Wendel Rd., Irwin, PA 15642-7539
14866511	+ NCB Management Services, Inc., One Allied Drive, Trevose, PA 19053-6945
14818206	+ Ncb Management Service, 1 Allied Dr, Trevose, PA 19053-6945
14818208	+ Pennymac Loan Services, 6101 Condor Dr, Moorpark, CA 93021-2602
14856581	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, PC, 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14818212	+ Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244
14818214	Springleaf Financial S, Evansville Acct Resolution, Evansville, IN 47715
14818216	Thinkcashfbdb, Brandywine Commons II, Wilmington, DE 19803
14934790	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 20

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

**Recip ID**

**Notice Type: Email Address**

**Date/Time**

**Recipient Name and Address**

cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 15 2021 23:15:00	Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853, Arlington, TX 76096-3853
14832193	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 15 2021 23:15:00	Americredit Financial Services, Inc., dba GM Financial, PO Box 183853, Arlington, TX 76096
14849924	+ Email/Text: g20956@att.com	Oct 15 2021 23:15:00	AT&T Mobility, PO Box 6416, Carol Stream, IL 60197-6416
14818196	+ Email/Text: EBNProcessing@afni.com	Oct 15 2021 23:15:00	Afni, Inc., Po Box 3097, Bloomington, IL 61702-3097
14818198	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 15 2021 23:23:47	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
14849927	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 15 2021 23:23:56	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
14818199	+ Email/Text: bankruptcy@cavps.com	Oct 15 2021 23:15:00	Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288
14819563	+ Email/Text: bankruptcy@cavps.com	Oct 15 2021 23:15:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste

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14849929	+ Email/Text: documentfiling@lciinc.com	Oct 15 2021 23:14:00	400, Valhalla, NY 10595-2321 Comcast Cable, PO Box 3005, Southeastern, PA 19398-3005
14849931	Email/Text: G06041@att.com	Oct 15 2021 23:15:00	Directv, PO Box 11732, Newark, NJ 07101
14873600	+ Email/Text: kburkley@bernsteinlaw.com	Oct 15 2021 23:15:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14818202	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 15 2021 23:15:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
14818203	+ Email/Text: bankruptcy@huntington.com	Oct 15 2021 23:15:00	Huntington National Ba, 7 Easton Oval, Columbus, OH 43219-6060
14818205	+ Email/Text: PBNCNotifications@perituservices.com	Oct 15 2021 23:14:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14870056	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 15 2021 23:23:51	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14880386	+ Email/Text: bankruptcynotices@psecu.com	Oct 15 2021 23:15:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
14818207	+ Email/Text: bankruptcynotices@psecu.com	Oct 15 2021 23:15:00	Pa Sta Empcu, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14818209	+ Email/Text: tvincequerra@chromefcu.org	Oct 15 2021 23:15:00	Pittsburgh Central Fcu, 2601 Wexford Bayne Rd, Sewickley, PA 15143-4029
14818210	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 15 2021 23:23:57	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14863918	Email/Text: bnc-quantum@quantum3group.com	Oct 15 2021 23:15:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
14861365	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Oct 15 2021 23:23:53	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
14818211	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Oct 15 2021 23:23:53	Regional Finance Corp, 550 Ohio Pike Unit F, Cincinnati, OH 45255-3472
14818215	Email/PDF: cbp@onemainfinancial.com	Oct 15 2021 23:23:56	Springleaf Financial S, 2526 Monroeville Blvd St, Monroeville, PA 15146
14818213	+ Email/Text: bankruptcy@sw-credit.com	Oct 15 2021 23:15:00	Southwest Credit Syste, 4120 International Pkwy, Carrollton, TX 75007-1958
14913353	+ Email/Text: bankruptcy@huntington.com	Oct 15 2021 23:15:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
14869188	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Oct 16 2021 09:04:11	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr		Bank of America, N.A., c/o PennyMac Loan Services,
cr		PENNYMAC LOAN SERVICES, LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14859622	*P++	AMERICREDIT FINANCIAL SERVICS DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
14818232	*+	Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw, Kennesaw, GA 30144-3672
14849922	*+	Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw, Kennesaw, GA 30144-3672
14818233	*+	Aes/brazos/us Bank, Po Box 61047, Harrisburg, PA 17106-1047

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14818234	*+	Afni, Inc., Po Box 3097, Bloomington, IL 61702-3097
14849923	*+	Afni, Inc., Po Box 3097, Bloomington, IL 61702-3097
14818235	*+	Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413
14849925	*+	Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413
14818236	*+	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
14849926	*+	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
14818237	*+	Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288
14849928	*+	Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288
14818238	*+	Conserve, 200 Cross Keys Office Pa, Fairport, NY 14450-3510
14849930	*+	Conserve, 200 Cross Keys Office Pa, Fairport, NY 14450-3510
14818239	*+	Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
14849932	*+	Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
14818240	*+	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
14849933	*+	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
14818241	*+	Huntington National Ba, 7 Easton Oval, Columbus, OH 43219-6060
14849935	*+	Huntington National Ba, 7 Easton Oval, Columbus, OH 43219-6060
14818242	*+	I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
14849936	*+	I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
14818243	*+	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14849938	*+	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14818244	*+	Ncb Management Service, 1 Allied Dr, Trevose, PA 19053-6945
14849939	*+	Ncb Management Service, 1 Allied Dr, Trevose, PA 19053-6945
14818245	*+	Pa Sta Empcu, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14849940	*+	Pa Sta Empcu, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14818246	*+	Pennymac Loan Services, 6101 Condor Dr, Moorpark, CA 93021-2602
14849941	*+	Pennymac Loan Services, 6101 Condor Dr, Moorpark, CA 93021-2602
14818247	*+	Pittsburgh Central Fcu, 2601 Wexford Bayne Rd, Sewickley, PA 15143-4029
14849942	*+	Pittsburgh Central Fcu, 2601 Wexford Bayne Rd, Sewickley, PA 15143-4029
14818248	*+	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14849943	*+	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14818249	*+	Regional Finance Corp, 550 Ohio Pike Unit F, Cincinnati, OH 45255-3472
14849944	*+	Regional Finance Corp, 550 Ohio Pike Unit F, Cincinnati, OH 45255-3472
14818253	*P++	SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251, address filed with court:, Springleaf Financial S, 2526 Monroeville Blvd St, Monroeville, PA 15146
14818250	*+	Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244
14849945	*+	Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244
14818251	*+	Southwest Credit Syste, 4120 International Pkwy, Carrollton, TX 75007-1958
14849946	*+	Southwest Credit Syste, 4120 International Pkwy, Carrollton, TX 75007-1958
14818252	*	Springleaf Financial S, Evansville Acct Resolution, Evansville, IN 47715
14849947	*	Springleaf Financial S, Evansville Acct Resolution, Evansville, IN 47715
14818254	*	Thinkcashfdb, Brandywine Commons Ii, Wilmington, DE 19803
14849948	*	Thinkcashfdb, Brandywine Commons Ii, Wilmington, DE 19803

TOTAL: 3 Undeliverable, 46 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 17, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 15, 2021 at the address(es) listed below:

Name	Email Address
Harry B. Reese	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@powerskirkn.com
James A. Prostko	on behalf of Creditor PENNYMAC LOAN SERVICES LLC jprostko@c-vlaw.com, jamesprostko@gmail.com
Jill Manuel-Coughlin	on behalf of Creditor Bank of America N.A., c/o PennyMac Loan Services, LLC bankruptcy@powerskirkn.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bersteinlaw.com jbluemle@bersteinlaw.com
Lawrence W. Willis	on behalf of Debtor Tedi J Perez ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Maria Miksich	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mmiksich@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor BANK OF AMERICA N.A. pawb@fedphe.com

TOTAL: 10